Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (Currently Amended) A method comprising:

associating, by a computer based system for facilitating access to messages, a message with a first intended recipient by a first identifier, wherein the message is stored for dynamic retrieval in a common storage area of a database;

notifying, by the computer based system, the first intended recipient of the primary message stored in the database using a notification message generated by a processing device, wherein the notification message contains an address of or a link to a website, by transmitting the notification message to the first intended recipient, wherein the primary message is not transmitted via email;

providing, by the computer based system, the website for the first intended recipient to view the primary message;

authenticating, by the computer based system, the first intended recipient using a second identifier associated with the intended recipient;

searching, by the computer based system, [[the]] primary messages stored in the common storage area of the database to find primary messages for the first intended recipient by matching the first identifier with a primary message associated with the first identifier;

providing, by the computer based system, the primary message associated with the first identifier to the first intended recipient for display by the first intended recipient,

wherein in response to no second identifier being associated with the first intended recipient, the first intended recipient is prompted to create or register a second identifier; and

maintaining, by the computer based system, the primary message in the common storage area of the database for dynamic access retrieval by a second intended recipient via a provided website.

2.   (Currently Amended) The method of claim 1, wherein the first identifier is an account number code.

3.   (Previously Presented) The method of claim 1, wherein the second identifier is a combination of a user identification and password.

4.   (Previously Presented) The method of claim 1, wherein the second identifier is a physical characteristic of the first intended recipient identifiable by a biometric identification system.

5.   (Currently Amended) The method of claim 1, wherein the <u>primary</u> message includes:

a message portion; and

an attachment file in a format that is different from a format of the message portion.

6.   (Currently Amended) The method of claim 1, further comprising a step of encrypting the website to view <u>primary</u> messages using an encryption method.

7.   (Previously Presented) The method of claim 6, wherein the encryption method is SSL.

8.   (Cancelled)

9.   (Currently Amended) A method comprising:

associating, by a computer <u>based system </u>for facilitating access to <u>primary</u> messages, <s>the</s> <u>a</u> <u>primary</u> message with a first identifier corresponding to a first intended customer recipient, wherein the first identifier includes an account <u>code</u> <s>number</s>, wherein the message is stored in a common storage area of a secured database;

notifying, by the computer<u> based system</u>, the first intended customer recipient of the <u>primary</u> message stored in the secure database storage system by an electronic mail generated by a processing device, wherein the electronic mail contains an address of or a link to a secure website, by transmitting the electronic mail to the first intended customer recipient<u>, wherein the primary message is not transmitted via email</u>;

providing, by the computer<u> based system</u>, the secure website for the first intended customer recipient to view the <u>primary</u> message;

authenticating, by the computer based system, the first intended customer recipient to view the at the secure website using a second identifier associated with the first intended customer recipient;

searching, by the computer based system, the primary messages stored in the common storage area of the secure database for the first identifier to find the primary message associated with the first identifier to be viewed by the first intended customer recipient;

providing, by the computer based system, the primary message associated with the first intended customer recipient to the first intended customer recipient,

wherein in response to no second identifier being associated with the first intended customer recipient, the first intended customer recipient is prompted to create or register a second identifier; and

maintaining, by the computer based system, the primary message in the common storage area of the secure database for dynamic retrieval by a second intended recipient via a provided website.

10.   (Currently Amended) The method of claim 9, wherein the primary message includes at least one of customer account information, a financial statement, a special offer, a response to an inquiry, and a transaction confirmation.

11.   (Previously Presented) The method of claim 9, wherein the second identifier includes a physical characteristic of the first intended customer recipient identifiable through a biometric identification system.

12.   (Currently Amended) The method of claim 9, wherein the primary message includes:

a message portion; and

an attachment file in a format that is different from a format of the message portion.

13.   (Currently Amended) The method of claim 9, further comprising a step of encrypting the website to view primary messages using an encryption method.

14.   (Previously Presented) The method of claim 13, wherein the encryption method is SSL.

15. (Currently Amended) The method of claim 1, further comprising a step of providing a second address of or link to a secure webpage on the secure website, the secure webpage containing the <u>primary</u> message, after successfully authenticating the first intended recipient.

16. (Currently Amended) The method of claim 1, wherein in response to the <u>primary</u> message having multiple intended recipients, a separate copy of the <u>primary</u> message is not stored in the database for each intended recipient.

17. (Previously Presented) The method of claim 9, wherein the second identifier is at least one of a user identification, an email address, and a password.

18. (Currently Amended) The method of claim 9, further comprising a step of providing a second address of or link to a secure webpage on the secure website, the secure webpage containing the <u>primary</u> message, after successfully authenticating the first intended customer recipient.

19. (Currently amended) The method of claim 9, wherein in response to a particular <u>primary</u> message having multiple intended customer recipients, a separate copy of the particular <u>primary</u> message is not stored in the database for each intended customer recipient.

20. (Currently amended) A system comprising:
a computer network communicating with a memory;
the memory communicating with a processor; and
the processor, when executing a computer program <u>for facilitating access to messages</u>, is configured to:

associate a <u>primary</u> message with a first intended recipient by a first identifier, wherein the <u>primary</u> message is stored for dynamic retrieval in a common storage area of a database;

notify the first intended recipient of the <u>primary</u> message stored in the database using a notification message generated by a processing device, wherein the notification message contains an address of or a link to a website, by transmitting the notification

message to the first intended recipient, wherein the primary message is not transmitted via email;

provide the website for the first intended recipient to view the primary message;

authenticate the first intended recipient using a second identifier associated with the intended recipient;

search the primary messages stored in the common storage area of the database to find primary messages for the first intended recipient by matching the first identifier with a primary message associated with the first identifier;

provide the primary message associated with the first identifier to the first intended recipient for display by the first intended recipient,

wherein in response to no second identifier being associated with the first intended recipient, the first intended recipient is prompted to create or register a second identifier; and

maintain the primary message in the common storage area of the database for dynamic retrieval by a second intended recipient via a provided website.

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